



ATTORNEY DOCKET
NO. 2815CON

#5/a
3/11/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Martin P. Madden)
SERIAL NO.: 10/023,298) Art Unit: 3623
FILED: December 17, 2001) Examiner: Akers, G.
FOR: SYSTEM AND METHOD FOR) Attorney Docket
ANALYZING AND ORIGINATING A) No: 2815CON
CONTRACTUAL ARRANGEMENT FOR)
A BANK DEPOSITS LIABILITIES BASE)

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MAR 06 2003
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RULE 115 AMENDMENT

Honorable Commissioner of
Patents and Trademarks
Washington, D.C. 20231

Sir:

Applicants request consideration of this Rule 115 Amendment, in response to the non-final Office Action mailed September 5, 2002. A petition for a 3-month extension of time, through and including **March 5, 2003**, accompanies this Amendment.

In The Abstract:

A system and method for analyzing and originating a contractual arrangement for
transacting a deposit liabilities base of a financial institution. In one embodiment, a deposit